

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

**MICHAEL P. LARKO**

**Plaintiff**

**v.**

**CITIBANK, N.A.,**

**Defendant**

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**No.**

**TO THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW  
JERSEY:**

**PLEASE TAKE NOTICE THAT**, pursuant to 28 U.S.C. Sections 1331, 1441(b), and 1446, defendant Citibank N.A. (“Citibank”) hereby removes the action entitled *Michael P. Larko v. Citibank, N.A.*, Superior Court of New Jersey, Law Division Special Civil Part, Monmouth County, DC-9480-15 (the “Action”), to the United States District Court for the District of New Jersey on the following grounds:

1. Defendant Citibank was served with the Summons and Complaint in the Action on October 16, 2015.
2. Citibank has timely filed this Notice of Removal within 30 days of receiving service of the Summons and Complaint. See 28 U.S.C. § 1446(b).
4. The Action is a civil action of which this Court has original jurisdiction under 28 U.S.C. Section 1331 and is one which may be removed to this Court by Citibank pursuant to the provisions of 28 U.S.C. Section 1441(b) in that Plaintiff purports to allege that Citibank was cited by the United States Consumer Financial Protection Bureau for allegedly illegal credit card and/or deceptive marketing practices, and/or other facts and claims relating to the United States Federal Reserve (see Complaint), claims that are created by, and arise under, federal law.

5. This Court is the proper district court for removal because the Superior Court of Monmouth County is located within the United States District Court for the District of New Jersey.

6. True and correct copies of all pleadings, process, and orders served upon Citibank in the Action are attached in composite Exhibit A.

8. Citibank is simultaneously filing a copy of this Notice of Removal of Action with the state court in the Action. Citibank will serve Plaintiff with copies of this Notice of Removal and the Notice filed in the Action.

9. By virtue of this Notice of Removal of Action and the Notice filed in the Action, Citibank does not waive its rights to assert any personal jurisdictional defense or other motions including Rule 12 motions and/or motions to compel arbitration permitted by the Federal Rules of Civil Procedure.

s/ Joan P. Depfer / jdepfer  
Joan P. Depfer, Esquire  
Marshall, Dennehey, Warner, Coleman & Goggin  
2000 Market Street, Suite 2300  
Philadelphia, PA 19103  
(215) 575-2600

Attorney for Defendant,  
Citibank , N.A.

DATED: November 16, 2015

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FOR THE DISTRICT OF NEW JERSEY**

**MICHAEL P. LARKO**

**Plaintiff**

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**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on November 16, 2015, a true and correct copy of the within Notice of Removal was served upon the undersigned, via First Class Mail, postage pre-paid:

Mr. Michael Larko

s/ Joan P. Depfer / jdepfer  
Joan P. Depfer, Esquire  
Marshall, Dennehey, Warner, Coleman & Goggin  
1845 Walnut Street  
Philadelphia, PA 19103  
(215) 575-2600

Attorney for Defendant,  
Citibank, N.A.